

Community Associations Copy Service

FREE content for homeowner and condominium association newsletters

A Member Service Provided by Community Associations Institute

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About this service:

Community Associations Copy Service articles are written for homeowner readers. They are provided quarterly to CAI members to copy and paste into newsletters, other documents, and community association websites. You may edit this copy to suit your circumstances. These articles are *not* copyrighted—you may use them as much as you want and in any way you wish.

This is not a newsletter; it is free copy you can add to newsletters and other information distributed to homeowners and residents in your community. For more information on any of these topics, please go to www.caionline.org.

These articles can be used to:

- Educate homeowners about common association functions and issues
- Support budget increases or board decisions
- Explain why a particular project is being undertaken
- Provide background information
- Augment other articles you have written or use as stand-alone stories

We hope you benefit from this CAI member service and welcome any [feedback you may have](#).

Topic: General
Suggested title: What Do Residents Think?
Words: 350

You are among the more than 60 million Americans who live in homeowner associations and condominium communities. We think most residents are happy living in our community—and we certainly hope you are among them—but how do these 60 million residents feel about their own associations? Are they happy with their elected boards? How do they feel about the rules?

The Foundation for Community Association Research, an affiliate of Community Associations Institute (CAI), sponsored a national public opinion survey to answer these and other questions.

The research, conducted by Zogby International, shows that more than seven in 10 community association residents say they are satisfied with their community association experience. Only 9 percent express dissatisfaction, and 19 percent are neutral on the question.

Here are more findings from the November 2007 survey:

- 88 percent of community association residents believe their association board members strive to serve the best interests of the community.
- 73 percent say their professional managers provide value to their communities.

- 77 percent say they get a good return for their assessments, while 20 percent expressed some level of dissatisfaction.

- 74 percent believe their community association rules "protect and enhance" property values. Only 3 percent say rules harm property values, while about 22 percent see no difference.

According to Zogby, 86 percent of respondents said they knew they were moving into an association when they decided to purchase or rent a home in their community. For 61 percent, the existence of an association had no impact on their decision, but 30 percent said the association made them more likely to buy or rent. Only 9 percent said they were hesitant to join an association community. This finding should tell sellers and realtors that the existence of a well-run association can and should be part of the sales pitch.

While these findings are positive, we'd like to think that we would do even better than the national averages. If you don't think that's the case, we encourage you to bring your concerns to our manager or the board.

More survey results are available online at www.caionline.org/about/survey.cfm.

Topic: Finances/Foreclosure
Suggested title: Beware of Foreclosure Scams
Words: 438

Rising foreclosure rates have led to an increase in scam artists offering to aid homeowners in financial straits. They typically promise to help save the homes of people facing foreclosure, but will strip away the value of the home with no benefit for the homeowner.

The National Foundation for Credit Counseling advises homeowners to proceed with caution if an individual or company:

- Calls itself a "mortgage consultant" or "foreclosure service."
- Contacts people whose homes are listed for foreclosure, including anyone who uses flyers or solicits for business door-to-door, by phone or email.
- Encourages you to lease your home so you can buy it back over time.
- Collects a fee before providing any services to you.
- Instructs you to cease all contact with your lender, credit or housing counselors, lawyer or other legitimate experts.
- Tells you to make your mortgage payments directly to him or his company (not the lender).
- Requires that you transfer your property deed or title to him or his company.
- Makes a promise that seems too good to be true, for example, instant cash with "no strings attached."
- Tells you that as part of the deal you will need to move out of your house for some period of time for remodeling or other reasons.
- Offers to buy your house for cash at a fixed price that is not set by the housing market at the time of sale.

What should a homeowner *never* do?

- Don't be pressured to sign a contract. Take your time to review all documents thoroughly, preferably with a lawyer who is representing your interests only.
- Don't send or give your mortgage payments to someone other than your lender, even if he promises to make the payments for you.
- Don't sign away ownership of your house to anyone without advice from a credit or housing counselor or lawyer.
- Don't rely on verbal agreements. They mean nothing. Get all promises in writing and keep copies of all documents, especially those you sign.
- Don't sign anything containing blank lines or spaces. Scammers can add information later without your knowledge or approval.
- If you do not speak English, use your own translator. Don't depend on someone who is provided by the “rescuer.”
- Don't fall for promises often used to lure homeowners such as claims to save your credit rating, promises of instant cash, guarantees that a buyer will be found within a certain number of days, help in filing for bankruptcy to “stop the foreclosure” and offers of free rent or gifts.

For more information, visit www.HousingHelpNow.org.

Topic: Security/Safety
Suggested title: Free Safety Information for Homeowners
Words: 70

The Institute for Business & Home Safety has published a series of free brochures for protecting property from hurricanes, tornados, wildfires, hail and freezing weather, water damage and floods, earthquakes and other disasters. A section on protecting your home has numerous publications on water intrusion, oil tank safety, tree pruning, leak alert systems, washing machine hose failure, home inspection checklists and more. Copies can be downloaded free at www.ibhs.org/publications.

Topic: Maintenance
Suggested Title: Home Improvement Reminders
Words: 275

If you're planning construction or home improvement projects on your property or in your unit, remember to follow a few simple steps to ensure you don't run into problems with neighbors or the association down the road.

- Before construction begins, please obtain a certificate of liability and workers compensation insurance from your contractor that names the association as an additional insured entity. The general liability coverage should be at least \$1 million. This will help protect you, other residents and the association in the event of accidents, damage or injuries during the course of construction.
- Remember, you must submit your plans to the design review committee (DRC) before work begins.

- All work must comply with local building, health and safety codes. The DRC is not responsible for ensuring your compliance, nor does the committee's approval imply compliance with local requirements.
- The DRC and the board have the right to inspect the work underway on your property to ensure it complies with the plans they approved.
- You will be held financially responsible for any damage to the common elements, limited common elements, other units or property resulting from the work done on your project or by your contractor.
- You are responsible for ensuring that main phone, cable, power and other utility lines sustain no damage from your construction project.
- All work must be performed between 8 a.m. and 6 p.m. daily—excluding Sunday, when construction is prohibited.
- You must arrange to have all project-related debris and supplies removed daily. The association will bill you if it has to clean up a common area disturbed by your project.

Topic: Finances/Budgets
 Suggested title: How the Budget is Prepared
 Words: 267

Each year you receive a draft of the proposed budget for review and comment. A lot of work goes into preparing the budget. It's a complex activity that has to start early so the budget can be finalized and approved prior to the beginning of the new fiscal year. Here's how we do it:

- The board appoints a budget committee to help with some or all of the following tasks.
- The board and manager work together to gather all financial information we'll need to project expenses for the coming year. This could be a reserve analysis, bids for contracts, projections for utility or service increases, comparisons of past years' budget trends and many other details.
- The board also examines all sources of income—assessments, interest on investments, proceeds from concession or club operation and other types of miscellaneous income.
- The board creates a working draft by adjusting the expenses and income until they balance. This may be accomplished by foregoing certain expenses to avoid raising assessments. Or it may be necessary to raise assessments to cover increased expenses such as utilities that the board cannot control.
- When the board has developed the best possible draft budget, the association sends it to every member for review and comment. One of the reasons we start the process early is to allow you plenty of time to study the budget, ask questions and offer comments.
- Based on member comments, the board revises the draft budget as needed.
- At the annual meeting you have the opportunity to vote to approve the final budget.

Topic: Governance

Suggested title: What is a Board Resolution?

Words: 173

A board resolution is a motion that follows a set format and is formally adopted by the board. Resolutions may enact rules and regulations or formalize other types of board decisions. There are four types of resolutions for a community association:

1. Policy Resolutions affect owners' rights and obligations such as rules for the use of common areas and recreational facilities, architectural guidelines and enforcement procedures.

2. Administrative Resolutions address the internal operations of the community association. Examples include operating procedures, collection procedures and where board meetings will be held.

3. Special Resolutions document board decisions that apply a policy or rule to an individual situation, such as a decision about an alleged rule violation.

4. General Resolutions involve routine events, such as adopting the annual budget and approving a contract.

The manager maintains all adopted resolutions. They are available to association members for review in the manager's office.

Topic: General

Suggested Title: Sounds Like a Good Idea

Words: 290

Noise is a concern for every resident and because you live in a community, it's important to understand that some degree of noise is to be expected. At the same time, residents need to consider the consequences of their noisy behavior. To keep everyone happy and maintain civility among neighbors, the association asks that you take a few steps to reduce or eliminate annoying noise.

Be kind and respectful. A little common courtesy makes a big difference. Keep your music and television at reasonable levels, do your vacuuming before bedtime, and before remodeling, check with the manager about acceptable hours and days of the week that work can be done. If you put in hardwood or tile flooring, use a sound-reducing underlayment. Move your noisy appliance away from walls and put sound-absorbing material underneath *before* your neighbors complain.

Keep a log. If you're disturbed by a noise problem, note the times and the nature of the noise. Ask the manager to listen and verify the noise as well. There may be a pattern in the noise that can be adjusted.

Visit your neighbor. If your neighbor is the source of the noise, try a friendly chat. Sometimes people just don't realize how noise is affecting others. People are usually considerate once they realize they're disturbing others. And, if your neighbor knocks on your door, listen politely and be willing to make changes to reduce your own noise.

Contact the manager. If a polite request doesn't change your neighbor's noisiness, it may be time to ask the manager for help. Have your noise log ready, including attempts to solve the problem yourself.

Reducing noise sounds like a good idea. A quiet, peaceful community, relatively speaking, is a happy community.

Topic: Landscaping
Suggested title: Curb Appeal Counts
Words: 175

Cleaning out and sprucing up your yard are good low-cost alternatives to major home improvement. Whether you hire a professional or have the skills and tools to do it yourself, here are some tips to improve your lawn and landscape:

Weeding, edging, planting beds and mulching go a long way toward improving a yard's look.

Planting colorful annuals in beds or pots around the house and patio, in hanging plant holders or in flower boxes makes a house look cared for and cozy.

To solve problems or add interest, plant new trees and shrubs to create focus areas, or to camouflage foundations and old fencing, or block unsightly views.

Have your trees and shrubs professionally pruned, fix brown spots in the lawn and remove and replace diseased plants.

Homeowners who want help with their yard should seek an evaluation by a professional lawn or landscape firm. A professional can assess the health of the lawn, plants, trees and shrubs and offer recommendations for improvements.

For more information, visit www.landcarenetwork.org/findaprofessional.